

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: DARLENE ROSE SHAFFER	§	Case No. 1:19-bk-02978
MARK EDWARD SHAFFER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/11/2019.
- 2) The plan was confirmed on 09/10/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/29/2021, 05/27/2021, 08/22/2021, 12/14/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 03/04/2021, 06/09/2022.
- 5) The case was dismissed on 07/14/2022.
- 6) Number of months from filing or conversion to last payment: 28.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 31,352.92	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 31,352.92

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,609.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,394.03	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,003.03
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	4,609.00	0.00
YORK ADAMS TAX BUREAU	Pri	645.15	1,392.57	645.15	130.87	0.00
YORK ADAMS TAX BUREAU	Uns	0.00	1,392.57	747.42	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	683.00	837.74	837.74	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	179.00	261.28	261.28	0.00	0.00
AMERICAN HONDA FINANCE CORP	Uns	3,420.00	3,420.04	3,420.04	0.00	0.00
WELLSPAN HEALTH	Uns	0.00	335.13	335.13	0.00	0.00
COMMONWEALTH OF	Pri	2,578.20	2,578.20	1,474.98	299.20	0.00
COMMONWEALTH OF	Sec	1,017.04	2,578.20	1,017.04	0.00	0.00
COMMONWEALTH OF	Uns	0.00	2,578.20	86.18	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	48,695.91	48,695.91	30,609.00	6,208.98	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	48,695.91	18,086.91	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	492.00	606.95	606.95	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	499.00	554.76	554.76	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	468.00	467.89	467.89	0.00	0.00
NPRTO NORTH EAST LLC	Uns	0.00	534.68	534.68	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	1,706.00	1,706.42	1,706.42	0.00	0.00
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SPRINT	Uns	1,186.00	1,185.55	1,185.55	0.00	0.00
BANK OF MISSOURI	Uns	256.00	340.60	340.60	0.00	0.00
BANK OF MISSOURI	Uns	264.00	372.44	372.44	0.00	0.00
PORTFOLIO RECOVERY	Uns	5,141.00	5,141.98	5,141.98	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,013.00	2,013.61	2,013.61	0.00	0.00
RESURGENT CAPITAL SERVICES	Sec	0.00	559.52	0.00	0.00	0.00
HERITAGE VALLEY FCU	Sec	15,398.35	19,250.24	18,995.00	1,139.70	0.00
HERITAGE VALLEY FCU	Uns	0.00	19,250.24	3,070.24	0.00	0.00
PENN WASTE INC	Uns	0.00	210.68	210.68	0.00	0.00
ALLY FINANCIAL	Sec	0.00	44,057.27	0.00	0.00	0.00
PENN WASTE, INC	Uns	107.00	116.26	116.26	0.00	0.00
AGRICULTURE FCU	Sec	23,862.00	12,475.00	14,645.00	732.25	0.00
FREEDOM MORTGAGE CORP	Con	0.00	NA	NA	15,838.89	0.00
FREEDOM MORTGAGE	Sec	218,001.00	230,493.17	24,799.50	0.00	0.00
FREEDOM MORTGAGE	Sec	0.00	230,493.17	8,772.49	0.00	0.00
AGRICULTURE FCU	Uns	868.00	NA	NA	0.00	0.00
AGRICULTURE FCU	Uns	155.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	2,915.00	NA	NA	0.00	0.00
COMENITY BANK/BON TON	Uns	181.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Uns	1,538.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Uns	872.00	NA	NA	0.00	0.00
FORTIVA/ATLANTICUS	Uns	1,320.00	NA	NA	0.00	0.00
FST PREMIER	Uns	362.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	843.00	NA	NA	0.00	0.00
LEROYS JEWELERS	Uns	216.00	NA	NA	0.00	0.00
MID AMERICA BK/TOTAL	Uns	287.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 92,599.48	\$ 15,838.89	\$ 0.00
Mortgage Arrearage	\$ 33,571.99	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 33,640.00	\$ 1,871.95	\$ 0.00
All Other Secured	\$ 1,017.04	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 160,828.51	\$ 17,710.84	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 32,729.13	\$ 6,639.05	\$ 0.00
TOTAL PRIORITY:	\$ 32,729.13	\$ 6,639.05	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 40,096.76	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,003.03	
Disbursements to Creditors	\$ 24,349.89	
TOTAL DISBURSEMENTS:		\$ 31,352.92

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/28/2022

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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